



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
CSMC 2019-RPL4 Trust

Order Filed on November 12, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-20398 MBK

In Re,

Barry Joseph Trogu Jr.  
Susan Bonnie Trogu

Debtors

Adv. No.:

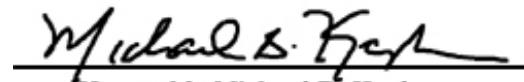
Hearing Date: 10/14/2020 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: November 12, 2020**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**(Page 2)**

Debtors: Barry Joseph Trogu Jr., Susan Bonnie Trogu

Case No: 18-20398 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, CSMC 2019-RPL4 Trust, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 605 15Th Avenue, Belmar, NJ, 07719, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and MaryBeth Schroeder, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 14, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2020 through October 2020 for a total post-petition default of \$7,041.96 (4 @ \$1,837.48, \$307.96 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$7,041.96 will be paid by Debtor remitting \$1,000.00 for per month for six months and \$1,041.96 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on November 1, 2020 and continue for a period of seven months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2020, directly to Secured Creditor's servicer, Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's motion for relief is hereby resolved.

In re:  
Barry Joseph Trogu, Jr.  
Susan Bonnie Trogu  
Debtor(s)

Case No. 18-20398-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Nov 12, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2020:

Recip ID **Recipient Name and Address**  
db/jdb Barry Joseph Trogu, Jr., Susan Bonnie Trogu, 605 15th Ave, Belmar, NJ 07719-2529

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor CSMC 2019-RPL4 Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor DLJ Mortgage Capital Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Kevin Gordon McDonald	on behalf of Creditor DLJ Mortgage Capital Inc. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
MaryBeth Schroeder	on behalf of Debtor Barry Joseph Trogu Jr. marybeth@schoedermblaw.com
MaryBeth Schroeder	on behalf of Joint Debtor Susan Bonnie Trogu marybeth@schoedermblaw.com
Sindi Mncina	on behalf of Creditor Select Portfolio Servicing Inc. as servicer for CSMC 2019-RPL4 Trust. smncina@rascrane.com

District/off: 0312-3

User: admin

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Date Rcvd: Nov 12, 2020

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 8